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**Sent:** Tuesday, March 19, 2013 9:18 PM  
**To:** INSTestimony  
**Subject:** HB 6656

**Importance:** High

**SUBJECT MATTER: Insurance Bill**

H.B. No. 6656 (RAISED) INSURANCE AND REAL ESTATE . 'AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM

## State to Gun Owners-Blacks need not apply

Gun control laws originated in the Reconstruction era south, where White former slave owners wanted a way to prohibit freed slaves from owning guns. Connecticut, with a mandatory liability insurance law would join the ranks of 1870s Alabama, Mississippi, and Louisiana. Blacks need not apply

Any bill requiring firearms owners to maintain some form of liability insurance would be a racist, sexist bill and would discriminate against minority's, poor single women, the elderly and anyone of limited or fixed income. It would be unconstitutional.

Rich white and upper middle class (mostly white) gun owners would be able to bear the burden of this expense. This would not hurt me; I already carry an umbrella policy which would cover me. It is the middle class and lower in our society who will not be able to afford firearms ownership.

The single mom who seeks protection from a deranged ex-husband, an elderly couple who will have to choose between prescriptions and personal protection, a person of color who lives in a neighborhood the politicians have forgotten, none of these people will be able to exercise the most basic right of personal protection because they will not have the money to exercise a constitutional right.

Currently, our state's legal firearms owners are required to provide some form of safe storage. While this adds expense to owning a firearm, it is a onetime cost. Insurance on the other hand, would be an ongoing expense, subject to the whims of a private company. What would happen if the insurance companies refuse to provide coverage? Would our constitutional right hedge on an actuary table? Would the state underwrite us?

The NAACP, the ACLU, AARP and other protective special interest groups should take note.

Gun ownership is a constitutional right, not a constitutional white

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*"America is at that awkward stage when it's too late to work within the system, but too early to shoot the bastards."*